

# Source of Income Ad Hoc Advisory Committee

*The Source of Income Ad Hoc Advisory Committee is charged with developing recommendations, program enhancements and process improvements that will increase the acceptance of all forms of rental subsidies including the Housing Choice Voucher (HCV) program, the largest source of rental subsidies in our community.*

1

## Meeting Agenda

<b>1. Welcome</b>	Jason Gardner	2 mins	10:00 – 10:02
<b>2. Member Introductions</b>	All	5 mins	10:02 – 10:07
<b>3. Agenda Overview</b>	Kim Graham, Mark Ethridge	2 mins	10:07 – 10:09
<b>4. Review Glossary of Affordable Housing Terms</b>	Fulton Meachem, Kimberly Cole	10 mins	10:09 – 10:19
<b>5. Housing Choice Voucher Program Overview</b>	Fulton Meachem, Kimberly Cole	45 mins	10:19 – 11:09
<b>6. Review Draft Committee Work Plan and Assignments</b>	Kim Graham, Mark Ethridge	15 mins	11:09 – 11:24
<b>7. Next Steps</b>	Kim Graham, Mark Ethridge	10 mins	11:24 – 11:29
<b>8. Adjourn</b>	Jason Gardner	1 mins	11:29 – 11:30

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2

# INLIVIAN PRESENTATION

3



**INLIVIAN**  
HOUSING REDEFINED

**Housing Choice Voucher Program:  
An Overview**

June 17, 2021  
SOID Ad Hoc Advisory  
Committee

Kimberley Cole,  
Executive Vice President of  
Administrative Operations

4

# Our Vision

We empower families and individuals to live more stable lives by delivering diverse inclusive housing for those priced out of the market, including custodians, teachers, nurses, veterans, seniors and the disabled.



5

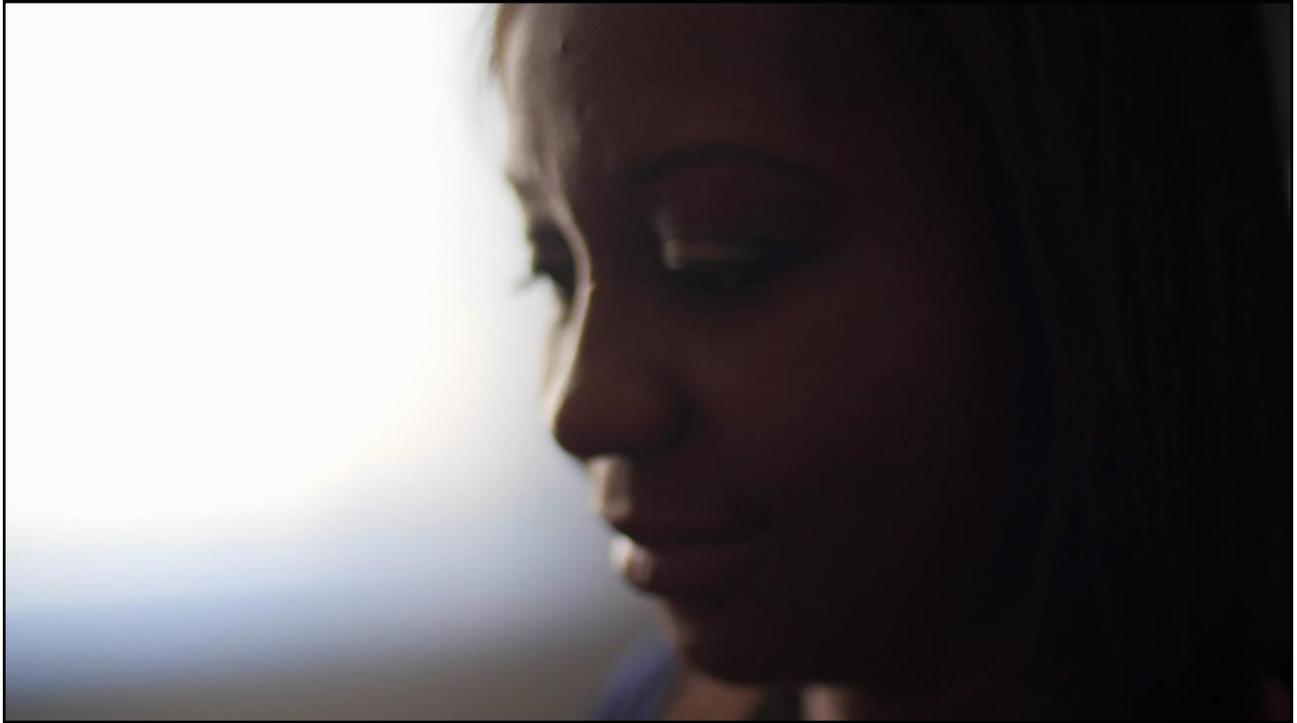


# Our Mission

To create innovative housing solutions in desirable communities for residents of diverse incomes and facilitate access to services to help them succeed.



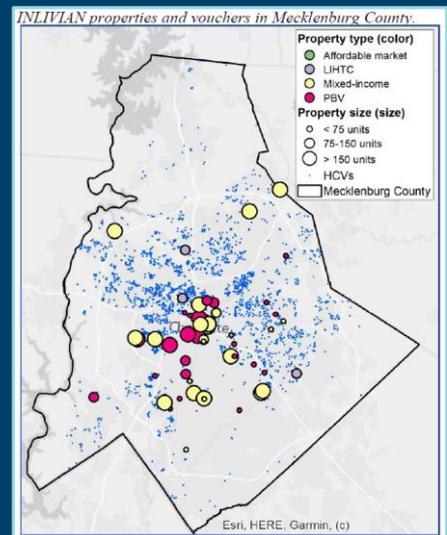
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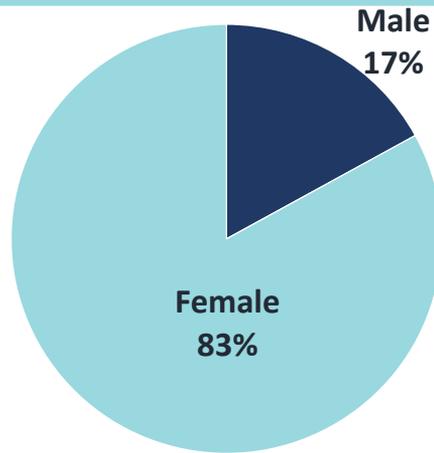
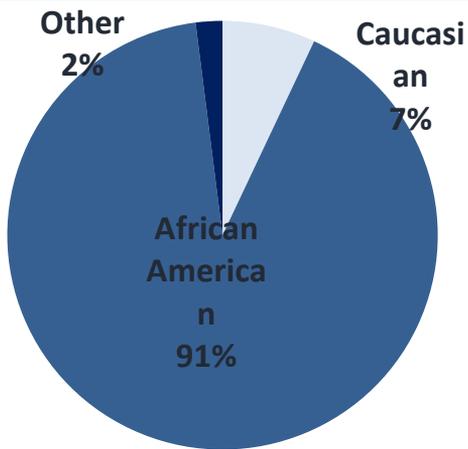
## Who does INLIVIAN serve?

- INLIVIAN administers nearly 5,000 Housing Choice Vouchers (HCVs) and currently provides over 6,000 units of housing at 54 developments
- In total, INLIVIAN serves approximately 10,000 families within Charlotte-Mecklenburg
- These families include approximately 20,000 individuals (approximately one out of every 58 Charlotte-Mecklenburg residents, or nearly 2% of the population)
- 80% of INLIVIAN families earn at or below 30% of Area Median Income (AMI); this equals \$17,700 for a single-person household and \$26,500 for a 4-person household
- Approximately 50% of head of households are considered work-able and 28% of head of households are elderly



8

## Who does INLIVIAN serve?



Nearly 50% of the households we serve are women with children under 18 or 18+ students



9

## Who does INLIVIAN serve?

### INLIVIAN Housing/Households in Charlotte-Mecklenburg

Property/Housing type	Affordable Market	LIHTC	Mixed Income	Project-based Vouchers	Housing Choice Vouchers
Properties	2	2	23	26	N/A
Units or Vouchers	240	243	3,557	2,353	4,842
Elderly household head	x	x	42%	44%	18%
Work-Able household head (#)	x	x	645	676	2,810
Work-Able household head (%)	x	x	50%	36%	60%
African-American household head	x	x	88%	88%	93%
Household with kids	x	x	46%	34%	54%
Single parent household with kids	x	x	43%	32%	50%
Single African-American mother with kids	x	x	41%	31%	48%
Extremely low-income	x	x	82%	83%	75%



10

# Priced out of Charlotte-Mecklenburg ?

- ✓ Current average rent for a 2 bedroom plus utilities is \$1563/monthly, to be affordable you would need to make \$5210/monthly.
- ✓ A minimum wage worker (\$7.25) would have to work 180-hours per week to afford a 2-bedroom unit at Fair Market Rent.
- ✓ \$377 monthly rent is affordable if earning minimum wage (\$7.25)
- ✓ 23,060-unit shortage for households earning 30% and below in Mecklenburg County

\*Annual Salary information from Charlotte Regional Business Alliance  
Q2 2020 Report  
\*Rent as of April 2021 from RentJungle.com



\$20,517  
FAST FOOD WORKER

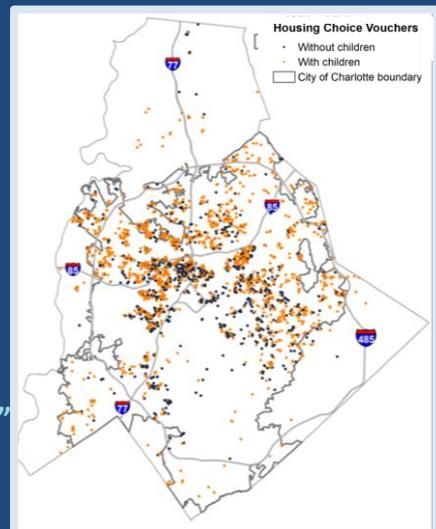
\$32,543  
SCHOOL BUS DRIVER

\$48,627  
HOTEL FRONT DESK

11

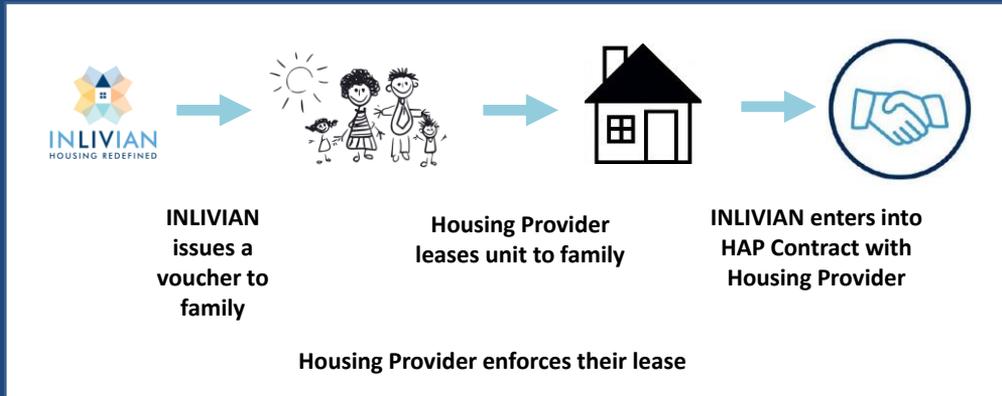
## Housing Choice Voucher Program Context

- Nearly 5,000 voucher families
- Serves nearly 13,500 individuals
- Over 1,350 Housing Providers participating in INLIVIAN's HCV program
- Voucher jurisdiction spans Mecklenburg County boundaries
- 60% head of households in HCVP are "work-able"
- Over 5,600 families currently on the HCV waitlist



12

# HCV Process Overview



13

## Waitlist Admissions Process

### Step 1

INLIVIAN maintains a waitlist of applications, sorted by date and time.

### Step 2

Once the applicant has reached the top of the waitlist, they are contacted to begin the eligibility process.

### Step 3

Eligibility determination is completed by reviewing household income, assets, and criminal background.

### Step 4

If found eligible the applicant is issued a voucher. Voucher holders have 120-days with two 30-day extensions to find a unit.

14

# Current Inspection Criteria



HUD requires all units be inspected under Housing Quality Standard (HQS).



HQS defines “standard housing” and establishes a minimum criteria for health and safety.

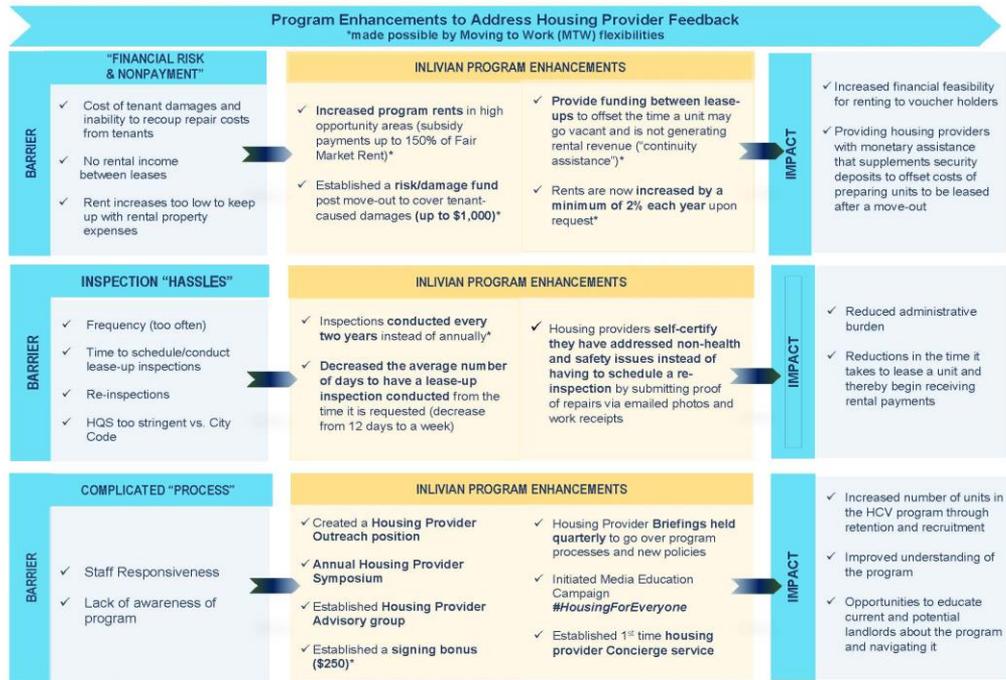


Current HQS consists of housing quality and performance requirements.



Figure 1 INLIVIAN HCV Program Enhancements

## Housing Provider Feedback



# HCV Program Enhancements



1. Monetary Incentives
2. Life Coaching to ensure client success
3. Offer higher rent amounts in “High Opportunity Neighborhoods”- HCV clients can now afford units that cost up to 150 percent of Area Median Income (AMI)



17

## Housing Provider Incentive Program

- SIGN ON BONUSES

\$250 for each new unit added by a Housing Provider

- CONTINUITY BONUS

INLIVIAN will pay up to 14 Days in rent if the unit is released to another HCV client within 60 days

- RISK MITIGATION

INLIVIAN will offer up to \$1,000 in repair BONUS fees



18

# HCV Program Enhancements

## Specialized programming and support to ensure client success

- Work Requirement with wrap-around supportive services including Life Coaches
- Increased staff capacity dedicated to customer services to Housing Provider clients
- Establishment of the Destination Homeownership Program



# HCV Program Payment Standards

FY2021	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
Basic	\$ 987	\$ 1,010	\$1,151	\$1,518	\$1,956	\$2,249	\$2,543
Exception 120%	\$ 1,184	\$ 1,212	\$ 1,381	\$1,822	\$ 2,347	\$2,699	\$3,051
High Opportunity 140%	\$ 1,382	\$1,414	\$1,611	\$2,125	\$2,738	\$3,149	\$3,560
High Opportunity 150%	\$ 1,481	\$1,515	\$1,727	\$2,277	\$ 2,934	\$3,374	\$ 3,814



Charlotte ranks 50 out of 50 in upward mobility.

INLIVIAN's Opportunity Housing Program gives families access to high quality neighborhoods by offering a higher payment standard (140-150% FMR).



## OPPORTUNITY HOUSING

- ✓ Neighborhood make-up includes:
  - Lower Crime Rates
  - Educational Opportunities
  - Transportation Access
  - Employment
- ✓ INLIVIAN has identified high opportunity neighborhoods and successfully placed 38 families.



INLIVIAN

HOUSING REDEFINED

# QUESTIONS?



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# DRAFT WORK PLAN

## Data and Research

Task	Desired Outcome	Status
<b>1.a.(1).</b> Identify data needs.	<ul style="list-style-type: none"> <li>Informed action items, recommendations and metrics.</li> </ul>	<ul style="list-style-type: none"> <li>The Committee identified data needs at the May 20, 2021 meeting.</li> </ul>
<b>1.a.(2).</b> Receive and evaluate data	<ul style="list-style-type: none"> <li><i>Same as above</i></li> </ul>	
<b>1.b.(1).</b> Evaluate peer city/housing authority landlord incentives and other HCV enhancements from across the country.	<ul style="list-style-type: none"> <li>Establish best practices to inform recommendations and metric setting to increase acceptance of HCVs and other rental subsidy programs and processes to encourage private sector landlords to reconsider accepting vouchers and to gain new landlord acceptance</li> </ul>	
<b>1.b.(2).</b> Evaluate local rental subsidy best practices.	<ul style="list-style-type: none"> <li><i>Same as above</i></li> </ul>	
<b>1.b.(3).</b> Receive update from INLIVIAN on outcomes of 2020 HCV enhancements	<ul style="list-style-type: none"> <li><i>Same as above</i></li> </ul>	

# Education and Communication

Task	Desired Outcome	Status
<b>2.a.(1).</b> Expand existing and create new partnerships to increase property owner knowledge and awareness of HCV and other rental subsidy programs.	<ul style="list-style-type: none"> <li>Help expand existing education and communication efforts to increase landlord participation in HCV and other rental subsidy programs.</li> </ul>	
<b>2.a.(2).</b> Determine if targeted landlord outreach is needed (i.e. landlords in specific areas, rent ranges, etc.) and if so, identify those areas.	<ul style="list-style-type: none"> <li><i>Same as above</i></li> </ul>	
<b>2.b.(1).</b> Develop proposed communication outreach plan.	<ul style="list-style-type: none"> <li>Help remove the stigma faced by voucher holders.</li> </ul>	
<b>2.b.(2)</b> Identify communications budget and develop recommendations for implementation.	<ul style="list-style-type: none"> <li><i>Same as above</i></li> </ul>	

# Metric Setting

Task	Desired Outcome	Status
<b>3.a.(1).</b> Establish SMART <sup>1</sup> metrics/goals for increased voucher acceptance leading to increased access to housing and opportunity.	<ul style="list-style-type: none"> <li>Create benchmark criteria to evaluate implemented action items/enhancements.</li> </ul>	

<sup>1</sup>SMART is an acronym that stands for Specific, Measurable, Achievable, Realistic and Timely. Therefore, a SMART metric/goal incorporates all these criteria to help focus efforts and increase chances of achieving established goals.

# Recommendations

Task	Desired Outcome	Status
<b>4.a.(1).</b> Develop and finalize recommendations for Charlotte City Council.	<ul style="list-style-type: none"> <li>Create a path forward for local elected officials.</li> </ul>	